

SAMPLE RATES FROM 2003 SCHUMER SURVEY OF 75 CREDIT CARDS

BANK	CARD	VARIABLE INTEREST RATE
WACHOVIA BANK	VISA	4.25%
CHASE	MASTERCARD	5.65%
AMALGAMATED BANK OF CHICAGO	MASTERCARD	7.50%
BANK ONE	VISA	9.15%
CITIGROUP	MASTERCARD	10.24%
MBNA	MASTERCARD	12.99%
THE BANK OF NEW YORK	MASTERCARD	13.49%
BANK OF AMERICA	VISA	14.24%
FLEET NATIONAL BANK	VISA	14.49%
WASHINGTON MUTUAL	VISA	14.74%
FIDELITY BANK	VISA	15.90%
ORCHARD BANK	MASTERCARD	18.90%
CAPITOL ONE	VISA	18.90%
FIRST NORTH AMERICAN NATIONAL BANK	VISA	19.80%
MERRICK BANK	VISA	22.95%